

SUCCESS STORY Roots of Change

Small credits enable women to earn more income for their families



Sangimoh Safarova in her potato field in the mountainous and distant Tavildara district, southern Tajikistan.

A USAID-funded project provides microloans for the rural population to help create job opportunities and incomes in remote areas of Tajikistan.

Even at the venerable age of 54, Sangimoh Safarova in the mountainous and distant Tavildara district, southern Tajikistan doesn't shy away from hard physical labor. Hoe in hand, this spry woman eagerly scrapes eastern Tajikistan's rocky soil to dig up the last of her bumper potato crop. If Safarova has an extra spring in her step these days, it may be because she recently fed her enterprising spirit with a \$200 loan from a USAID and Mercy Corps project. With it, she tripled her potato yield and upped the productivity of three other vegetable plots.

Surrounded by some of the world's most rugged topography, Tavildara is cut off from the rest of the country both by the mountains and by political tensions that linger from Tajikistan's 1992-1997 civil war. "My house served as a base for government soldiers for 12 days," says Safarova. "All the men ran away. There are places in the house where you can still see the bullet marks."

Today, bullet marks notwithstanding, the area is largely rebuilt physically, but remains politically, culturally and geographically isolated. It is a place virtually frozen in time. A USAID-funded project is helping residents move their lives peacefully forward. Small loans help families add livestock, purchase seeds or fertilizer, or start or expand a modest business.

Roughly half of the current loan recipients are women, challenging widely held gender beliefs.

Sangimoh's husband, who works in the local irrigation department, feared she wouldn't be able to pay back the \$200 she borrowed. With \$100, she purchased seven bags of potato seeds. With the other half, she bought fertilizer to sprinkle on her wheat, carrot, and cabbage seeds. Her potato fields yielded three times their normal bounty. If she manages to sell all of them, she'll pocket \$260. She also saved at least \$10 on wheat she didn't have to buy because her fertilized fields produced more than usual. "My husband's salary is enough to buy socks," she says. "But all my children have gone to university. These fields helped pay their way."

One of her sons, 20-year-old Ismail, would like his mom to open a gas station on the road that leads to Dushanbe, Tajikistan's capital. She enjoys considering the possibility, but demurs. "Potatoes are enough for me. But I'm happy that other women have these chances and opportunities."